Pak Rishta

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QABOOLHAI
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# Home Economist Matrimony

## A Post Marriage Consultancy App

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**Need analysis:**

**Marriage is not for everyone:**

Traditional marriage does not merely constitute an agreement of physical relation or intimacy, rather it is a contract between husband and wife, where husband agrees to provide economic resources to wife, whereas wife agrees to run the home economics of the husbands house.

The problem with the conventional marriage is that it requires commitment from both parties to sustain and steadfast in every crisis e.g. economic or social, from husband side it is to cater wife and children by pursuing the necessary nurturing (food and medicine), on other hand for wife it is to manage expenditures within budget and provide every convenience to her husband in his effort to earn livelihood for his family.

To carry such commitment demands physical and psychological eligibility, neither every man nor every woman qualifies for marriage. Unfortunately our society has strangled everyone in the shackle of marriage, marriage should be viewed as a possession of a something which is uncommon, like many people will have convenience of their own vehicle, but many would opt for public transport or pedestrian mode. The reason why I am asserting the marriage to be a credentialed item is that it is just like employment agreement of an organization whom you have to serve diligently.

The time is not far when it would be common for our society to accept a lifetime bachelor man – who aspires to pursue his dreams and a woman her's along with preference of house-husband mode of marriage or lifetime bachelor modal. The woman shall be identified by her role as corporate home economic consultant rather than her marriage status and children, I have defined in this document the role of woman as corporate home economist.

My thesis for marriage is that both prospective husband and wife should analyze the contract of marriage in view of matters that shall be faced by them post marriage. This would primarily include:

- Economic status of the partner
- Assessing the life style of the partner in terms of preference of clothes, entertainment, food, education
- How shall be the interaction of parents with their daughter and in law and vice versa for the man

**Marriage Consultancy App:**

**Packages offered:**

1. Wedding Event Consultancy
2. Post Marriage Consultancy

**Core idea:**

The business model of marriage consultancy is an ***AGGREGATOR*** model, which provides opportunity for the vendors (businesses, SMEs and startups) to get listed on the app, which shall then be subject to choice by customer.

For the package of ***Wedding Event Consultancy***, the app provides platform for the relevant vendors to advertise their products/services to the prospective customers and their families, who can then plan as to how to arrange the event with the given budget.

For the package of ***Post Marriage Consultancy,*** the app provides platform for the relevant vendors to advertise their products/services to the married couples and their families, who would avail services of the consultant on the app to avail value for money consumption advice from the given budget.

Budget is the fundamental motive of the customer to avail the app, in Pakistan, the income parity and large number of people belonging to lower and middle class, and marriage as per traditional norms/customs has become very expensive.

**Business model at work:**

1. **Wedding Event Consultancy Package**

Revenue/Income: Subscription charged from prospective groom and bride, commission income from the vendor for products purchased and Ads revenue.

Services covered under subscription:

a. Matrimony profile: The profiles of bride and groom are made and uploaded, premium fee shall be charged for matchmaking.
b. Wedding event consultancy is provided as to the arrangements at wedding and related events, e.g: engagement/baat pakki, Mehndi, Nikkah, Baraat, Rukhsati. The app shall hire consultants having wide knowledge of wedding event planning on the model of call centre from whom the customer shall contact.

2. **Post Marriage Consultancy Package**

Revenue/Income: Subscription shall be charged for home economics consultancy provided regarding consumption and career consultancy to married couples and their families with due respect to the vendors listed (e.g. superstore, FMCG), commission income from vendors for products purchased and Ads revenue.

Services covered under subscription:

a. Home consultant profile: in post marriage consultancy the bride becomes middle man between app and her family, with respect to managing budget and providing value addition advice in given budget. She earns income from such consultancy (either passive or active).
***b.*** The family units whom the bride can provide consultancy are: ***Groom's maternal and paternal family, Bride's maternal and paternal family and external family units who are customer of the app.***

**Corporate Home Economist:**

It is the title given to the consultant of post marriage package to which I have given the structure of an agency. The description of the hierarchy of corporate home economist is as follows:

**Executive home economist:**

The executive home economist is the MD (managing director) of the agency. In simple words, she is accountable for the ***business development of the agency via data analytics*** and ***endorsement of products*** of the investors who have hired the consultant agency.

**Specialized home economist:**

This level is subsequent to executive he, wherein the industry relation professional is delegated the task of directing consumer pattern and career decisions. This role is more specific to industry whose product is under use of the consumer.

Say for medical industry, there shall be a doctor or nurse, for financial consultancy industry there shall be an MBA finance or CA etc. In simple words, specialized home economist is functional department of agency which focuses on specific industry.

**Operational home economist:**

Operational home economist is subsequent to specialised home economist which pursues the execution of specialised home economist agenda in:

- Accumulation of data pertinent to consumption and human resource
- Directing the consumption pattern and career decision

The forefront of operational home economist is the conventional maid agency, where the maid along with housekeeping, connects the family unit with the agency regarding the potential business development and human resource

**Own home deployed home economist**

Own home deployed home economist means that the woman of house become corporate home economist of her own house on behalf of the agency. In simple words, the woman receives compensation of pursuing home economics of her house, as well becoming a consultant for other homes on panel of the agency. I shall explain the role of own home deployed home economist in detail later on.

## Executive Home Economist

## Specialized Home Economist

Consumer Decisions

Career Decisions

Health & Nutrition HE

FMCG HE

Textile HE

Education HE

Tech HE

Lawyer HE

Foster HE

Spiritual HE

Tribal HE

Finance HE

Travel & Aviation HE

Entertainment HE

Construction HE

Security HE

## Operational Home Economist

## Own Home Deployed Home Economist

## Need to redefine the home economics and embedding outsourced consultancy

The traditional concept of home economics is merely restricted into: home chores, food, laundry, cleaning and childcare etc. However this profession of housewife has remained same since centuries with no specialization taking place. We have same old concept of maid assistance in home chores for the housewife, the role of maid is confined to same home chores as does the housewife, whereas in reality the home is the consumption unit and as well as the nursery for the prospective and deployed labour – that is the children (prospective) and the household earner (currently deployed).

Hence redefining the home economics, I have asserted the motto of specializing the home economics via introduction of outsourced consultancy programme. In this agency structure, data analytics is utilized to gain consumer and labour insights of family unit, based on this, the specialised home economists would mould the consumer pattern and career decisions of family units subscribing to the home economics services.

### Putting post marriage consultancy into action

Steps:

1. Post Marriage Consultancy agreement – Own home deployed HE
2. Role of own home deployed home economist – data collection of homes
3. Connection with the network of specialized home consultants on panel of agency – data interpretation/analytics
4. Residential use to Commercial use of house

### Post marriage consultancy agreement:

The conventional matrimony app only connects the prospective bride and groom by sharing their details of education and preferences, however there is no agreement between both parties regarding as to how the post marriage matters shall be dealt.

***The post marriage matters pertain to the mutual understanding of both partners***, the core element of mutual understanding stands on the ability to compromise and adjust with the circumstances after taking into account:

- The budget of groom's household
- The lifestyle and norms of groom's family and culture
- Preferences etc.

***In Pakistan implementation of post marriage consultancy agreement shall probably take place parallel to "Nikahnama" – traditional marriage contract***. The issues many women in Pakistan face due to lack of awareness of clauses of Nikahnama include:

1. Many important sections of the Nikahnama are either left blank or crossed out by clerics or elders without explanation.

Impact: These sections include:

- Right to Talaq-e-Tafweez (delegated right of divorce to the wife)
- Conditions related to maintenance, separate residence, or employment

2. Inadequate Haq Mehr (Dower)
   Issue: Haq Mehr is often set at a nominal value or delayed payment ("Muajjal" or "Ghair Muajjal") with no enforcement mechanism.

   Impact: In case of separation or disputes, women struggle to claim what they were legally entitled to.

   Issue: Traditional Nikahnama rarely includes conditions like:

   - Education continuation
   - Right to work
   - Property or asset sharing
   - Birth control decisions

   Impact: Women are expected to abandon careers or submit to patriarchal household control.
3. Issue: Even when terms are included, enforcement through family courts is lengthy, costly, and socially stigmatizing.

   Impact: Women hesitate to pursue legal recourse.

   Result: Endure abuse, neglect, or abandonment without support.

**Role of own home deployed home economist – data collection of homes**

Own home deployed, as discussed earlier, is the deployment of woman of the house to take up the steering of the home economics of her house on behalf of the agency. Here the own home deployed acts as a interchange between the household and the agency, this very role inculcates the data collection and analysis of consumption and career decisions, and retrieving to the agency.

***Matrimony Profile*** of own home deployed home economist:

The own home deployed home economist profile pertains to matrimony profile with the difference that in corporate home economics profile provides the experience of the bride in home economics pertinent to home consultancy e.g.: medical, education, FMCG, sports provided in capacity of:

- **Executive HE**
- **Specialized HE**
- **Operational HE**
- **Own home Deployed**

The experience profile of own home deployed home economist starts to develop with provision of home economics consultancy to family units other than that of groom's paternal and maternal families, this means that the initial experience shall come from home consultancy to bride's natal family (maternal and paternal) and external family units on the platform.

The reason is obvious that groom's family unit is prospective unit, in contrast the bride's family units and independent consultancy units are existing family units of a woman, these form the starting point from where she shall start pursuing the home economics consultancy.

The prime reason for developing profile is to eradicate the social norm of judging the woman based on physical characteristics at first sight, rather ability and merit is preferred, this is because the groom's family is the beneficiary of home consultancy of bride.

Putting the hierarchy in the place we have:

**Executive home economist:**

The executive home economist is the MD (managing director) of the agency. In simple words, she is accountable for the ***home economics data analytics*** and ***endorsement of products*** of the investors who have hired the consultant agency.

**Specialized home economist:**

This level is subsequent to executive he, wherein the industry relation professional is delegated the task of directing consumer pattern and career decisions. This role is more specific to industry whose product is under use of the consumer.

Say for medical industry, there shall be a doctor or nurse, for financial consultancy industry there shall be an MBA finance or CA etc. In simple words, specialized home economist is functional department of agency which focuses on specific industry.

**Operational home economist:**

Operational home economist is subsequent to specialised home economist which pursues the execution of specialised home economist in:

- Accumulation of data pertinent to consumption and human resource
- Directing the consumption pattern and career decision

The forefront of operational home economist is the conventional maid agency, where the maid along with housekeeping, connects the family unit with the agency regarding the potential business development and human resource

**Connection with the network of specialized home consultants on panel of agency – data interpretation/analytics**

This case is applicable where own home deployed woman has a field specialization – say she does a job in particular field or has attained a degree pertinent to research of it, the agency provides an opportunity to her to do the same task of consumer and career decisions for other households by connecting to their own home deployed home economist. In short the agency shall create a network of home economists, in this way the corporations having stakes in the agency shall have confidence in the agency to establish distribution channel and have loyal labour.

**Role of specialized home economist of different fields:**

1. **Superstore/End consumer retail:**

   *Consumer decision:*

   The superstore home economist shall provide awareness of value for money budget for households who have subscribed the home economics consultancy from the app, this shall include identifying the budget alternative for currently consumed products and products which can be further incorporated in given economic resources in order to maximise utility. For this purpose there shall be different end retail consumers listed on panel of app whose offerings and products shall be marketed by the home economist against the commission.

   *Career decision:*

   The superstore home economist shall provide awareness of different career opportunities in the end consumer retail industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry.

## 2. Bank:

*Consumer decision:*

The Bank home economist shall provide awareness of banking products for households who have subscribed the home economics consultancy from the app. This shall include identifying the products e.g. loans, insurance, saving schemes, mutual funds in order to battle inflation and increase the buying power to utilize maximum variety of products. For this purpose there shall be different banks which shall be on the panel of home economics agency whose products shall be advised to the family units who have subscribed the home consultancy.

*Career decision:*

The bank home economist shall provide awareness of different career opportunities in banking industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry.

## 3. Finance:

*Consumer decision:*

The Finance home economist shall provide awareness of finance related services for households who have subscribed the home economics consultancy from the app. This shall include identifying the services e.g. tax, business advisory, budgeting, end month variance analysis. For this purpose there shall be financial advisory firms which shall be on the panel of home economics agency whose services shall be advised to the family units who have subscribed the home consultancy.

*Career decision:*

The Finance home economist shall provide awareness of different career opportunities in financial advisory industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry.

## 4. Education:

*Consumer decision:*

The Education home economist shall provide awareness of educational institutions for households who have subscribed the home economics consultancy from the app. This shall include identifying the educational platforms e.g. schools, colleges, universities, education apps, home tuition centres. For this purpose there shall be institutions which shall be on the panel of home economics agency whose services shall be advised to the family units who have subscribed the home consultancy.

*Career decision:*

The Education home economist shall provide awareness of different career opportunities in education industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry.

## 5. Health and Nutrition:

*Consumer decision:*

The Education home economist shall provide awareness of educational institutions for households who have subscribed the home economics consultancy from the app. This shall include identifying the educational platforms e.g. schools, colleges, universities, education apps, home tuition centres. For this purpose there shall be institutions which shall be on the panel of home economics agency whose services shall be advised to the family units who have subscribed the home consultancy.

*Career decision:*

The Education home economist shall provide awareness of different career opportunities in education industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry.

## 6. Textile

*Consumer decision:*

The Textile home economist shall provide awareness of different clothes brands, outlets and guidance on dress for households who have subscribed the home economics consultancy from the app. This shall include identifying the available stocks of different brands in the given budget of the households. For this purpose there shall be various brand outlets which shall be on the panel of home economics agency whose products shall be introduced to the family units who have subscribed the home consultancy.

*Career decision:*

The Textile home economist shall provide awareness of different career opportunities in textile industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry. The jobs in textile industry would relate to: cotton picking, spinning, ginning, weaving and garment outlet.

## 7. Technology (computer and engineering)

*Consumer decision:*

The Technology home economist shall provide awareness of different mobile phones, laptop, TV and other IT appliances within the given budget for households who have subscribed the home economics consultancy from the app. This shall include identifying the required equipment of different brands in the given budget of the households. For this purpose there shall be various brand outlets which shall be on the panel of home economics agency whose products shall be introduced to the family units who have subscribed the home consultancy.

*Career decision:*

The Textile home economist shall provide awareness of different career opportunities in textile industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry. The jobs in textile industry would relate to: cotton picking, spinning, ginning, weaving and garment outlet.

**Travel and aviation**

*Consumer decision:*

The Travel and Aviation home economist shall provide awareness of different travel and tour packages within the given budget for households who have subscribed the home economics consultancy from the app. This shall include identifying the right package of different travel agencies, bus companies and airlines in the given budget of the households. For this purpose there shall be various travel agents, bus services and airline companies which shall be on the panel of home economics agency whose package shall be introduced to the family units who have subscribed the home consultancy.

*Career decision:*

The Travel and Aviation home economist shall provide awareness of different career opportunities in travel and aviation industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry. The jobs in travel and aviation may include: travel agent, bus driver, bus host/hostess, air host/hostess, crew member, ticketing etc.

**Entertainment**

*Consumer decision:*

The Entertainment home economist shall provide awareness of different entertainment within the given budget for households who have subscribed the home economics consultancy from the app. This shall include identifying the sources of entertainment e.g. movie in cinemas, streaming service (Netflix), restaurants and relevant trending deals, amusement parks, water parks etc. in the given budget of the households. For this purpose there shall be various cinemas, streaming apps, restaurants, amusement and water parks, which shall be on the panel of home economics agency whose package shall be introduced to the family units who have subscribed the home consultancy.

*Career decision:*

The Travel and Aviation home economist shall provide awareness of different career opportunities in travel and aviation industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry. The jobs/career opportunity in entertainment industry include: sales agent, celebrity endorsement of films for promotion etc.

**Lawyer**

*Consumer decision:*

The lawyer home economist shall provide awareness of laws and fundamental rights to the consumers related to e.g. consumer protection, criminal offence and civil rights. For this purpose services of various legal firms shall be presented within the given budget for households who have subscribed the home economics consultancy from the app. For this purpose there shall be various legal firms, which shall be on the panel of home economics agency whose package shall be introduced to the family units who have subscribed the home consultancy.

*Career decision:*

The legal home economist shall provide awareness of different career opportunities in legal consultancy industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry. The jobs/career opportunity in legal consultancy industry include: lawyer, legal consultant – corporate, compliance consultant, litigation support.

**Spiritual/Religious mentor**

*Consumer decision:*

The spiritual home economist shall provide awareness of different spiritual practices e.g. recitation of scriptures, ritual practices, spiritual literature and character building/counselling programs. For this purpose services of various religious/spiritual centers or monasteries shall be presented within the given budget for households who have subscribed the home economics consultancy from the app.

*Career decision:*

The spiritual home economist shall provide awareness of different career opportunities in spiritual/monastery industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry. The jobs/career opportunity in spiritual consultancy industry include: spiritual counselor, mentor, foster, recitation master, ritual master.

**Tribal**

*Consumer decision:*

The tribal home economist shall provide awareness of:

- Alternative sources of scarce resources
- Play a mediation role between tribes for their conflicts e.g. arranging inter tribe marriages,
- Provide value for money consumer advisory
- Educate on vaccination, population control, radicalization etc.

For this purpose different vendors, startups and cottage businesses shall be presented in given budget for households who have subscribed the home economics consultancy from the app.

*Career decision:*

- The tribal home economist shall provide awareness of different career opportunities to households, this would include:
- Counselling the parents to choose updated curriculum schools
- Providing awareness on new employment opportunities and skills in demand

. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry.

**Construction and interior**

*Consumer decision:*

The real estate home economist shall provide awareness of different designs and contractors for construction and interior. For this purpose services of various contractors and firms shall be presented within the given budget for households who have subscribed the home economics consultancy from the app.

*Career decision:*

The spiritual home economist shall provide awareness of different career opportunities in construction and interior designing industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry. The jobs/career opportunity in this industry include: architect, contractor, interior designer, real estate marketing.

**Security/police**

*Consumer decision:*

The security home economist shall provide awareness of different designs and contractors for construction and interior. For this purpose services of various security firms, armours, cctv cameras etc. shall be presented within the given budget for households who have subscribed the home economics consultancy from the app.

*Career decision:*

The security home economist shall provide awareness of different career opportunities in security and defence industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry. The jobs/career opportunity in this industry include: police, private security, FC, army.

**Automotives**

*Consumer decision:*

The security home economist shall provide awareness of different car show rooms, mechanic services and spare part retail. For this purpose services of mentioned business ventures shall be presented within the given budget for households who have subscribed the home economics consultancy from the app.

*Career decision:*

The security home economist shall provide awareness of different career opportunities in automotive industry to the subscriber family units. This would include identifying full time/part time job opportunity for unemployed or the one willing to switch over from current job and arranging CPD for those currently employed in the industry. The jobs/career opportunity in this industry include: car dealership, mechanic, mechanical engineering etc.

**Residential use to Commercial use of house**

The aim of being own home deployed also includes creation of cottage industry via transforming a certain space in residential home into commercial space. This shall depend on the industry which is under consideration, I shall explain it in subsequent chapters.

**Post marriage consultancy – Superstore case study:**

The post marriage consultancy app is a platform for all corporations who either want to accelerate their distribution channel or aspire to pick the right candidate with adequate skills, however in the initial years of this business, I would prefer superstore businesses to get listed on this platform for attaining the omni channel and human resource planning. The reasons for this may include:

- Superstore is found at every corner of the city, it is the essential unit of any society
- It encompasses several industries' distribution channel for end consumer, e.g. in superstore you can find: pharmacy section, food items, industrial goods, books/stationery, utensils, crockery, sports items.
- For labour side, super store is suitable case for anyone who wants to be employed as either full time or part time employee since the tasks are simple and may involve majorly about consultancy or communication with buyers.

Now putting the corporate home economics into the action, each section of superstore represents an industry which would eventually require a specialized home economist to provide consultancy to the subscribers, and an operational home economist to pave way for data insights about product consumption and budget of households. The executive home economist shall engage in business development via negotiations with various superstores to have them listed on the panel of the app.

At the time of marriage, alongside the Nikah Nama, couples enter a Post-Marriage Consultancy Agreement. This agreement designates the bride as the "Own-Home Deployed Home Economist" with defined responsibilities and access to corporate support.

# Superstore Home Consultant

Assigned Household Domains:

- Bride's Maternal & Paternal Family
- Groom's Maternal & Paternal Family
- External Family Units (serviced via the Home Economics Agency platform)

Key Responsibilities of Own-Home Deployed Home Economist:

- **Data Collection**: Monitor household consumption, product preferences and HR needs (full time/part time).

  Full time roles as a career can be taken by household units are in following departments:

  - Operations & Store Management
  - Logistics & Supply Chain
  - Sales & Marketing
  - Customer Support & Fulfillment
  - HR & Administrative
  - IT & Data Analytics

  Part time roles can be

    - Sales & Marketing Support
    - Customer Service & Feedback
    - Digital & Remote Roles

- **Product Consultancy**: Collaborate with superstores to suggest products/services based on defined budgets and family needs.
- **HR Placement**: Identify and recommend candidates (maids, drivers, cooks, tutors) from the household deployment.

**2. Hierarchical Structure of the Home Economics Agency**

**a. Executive Home Economist (EHE)**

Client Interface: Liaise with superstores and FMCG/HR partners.

Goals:

- Ensure product penetration into family units.
- Build long-term loyalty from labor appointed from household.
- KPI Monitoring: Sales tracking, HR performance audits, brand visibility across home clusters.

**b. Specialized Home Economist (SHE)**

Experts (doctors, nutritionists, architects, tutors, product specialists) who guide home operations and product usage through data insights.

Examples by Sector:

- Pharma: A doctor reviews medicine usage data (e.g., supplement or pediatric medicine demand) and advises the superstore on targeted marketing or product bundling.
- Food & Nutrition: A nutritionist designs health-focused meal plans using superstore inventory.
- Interior/Storage Design: An architect proposes storage solutions for in-home micro-warehouses.
- HR: A psychologist screens domestic laborers and aligns personality/capability fit for different families.

**c. Operational Home Economist (OHE)**

Modernized Maid Role: Deployed for cleaning, cooking, errands, and ***corporate support functions***.

Channel Partner Role:

- Receive product orders.
- Track inventory.
- Facilitate product deliveries from in-home stockrooms.
- Assist own-home deployed economist in filling digital reports on consumption.

1. **Connection with the network of specialized home consultants on panel of agency – data interpretation/analytics**

**3. Residential-to-Commercial Use Conversion**

Certain portions of residential homes are formally repurposed for commercial purposes, enabling hyperlocal logistics support for superstores.

Use Cases:

In-Home Micro Warehouses:

- Stock fast-moving or seasonal goods (e.g., baby diapers, cold & flu kits).
- Serve as fulfillment hubs for same-street or neighboring orders.

Home-Based Customer Experience Zones:

- Allow superstore brands to showcase small appliances or skincare regimens in a real-use setting.
- Trial rooms for apparel, particularly culturally relevant items like bridal wear or home textiles.

Live Kitchen Sampling:

- OHE or SHE prepare meals using branded ingredients.
- Family networks provide feedback loops to superstores.

Drop & Collect Points:

- Neighbors can pick up parcels from a designated family unit, reducing last-mile delivery strain.

**Post marriage consultancy – Bank case study:**

After superstore, banks are the most common business which is found at every corner of the urban settlement. Banks primarily ensure the liquid money (cash, credit card, debit card) to the customer which enables him/her to purchase the goods and services, other than this bank acts as an aggregator for different institutions paving way for the retail customers to purchase the investment products. These may include:

Bancassurance – this is a mode where banks sells the insurance policy (life and general) of insurance companies to retail customers.

Mutual funds – it is the asset management company which pools funds from retail customers and invest into listed companies, debentures, bonds, commodities, real estate, REITs.

Furthermore banks offer different facilities of financing such as:

- Car lease
- Mortgage
- Education loan
- Marriage loan

Now putting the corporate home economics into the action, operational home economist shall collect data insights from the household (or directly from own home deployed HE), these insights shall be forwarded to specialized home economist, the relevant specialized HE shall communicate with household family members or own home deployed HE with respect to budget, current lifestyle, consumption gap etc. After communication, specialized HE shall communicate the sales made, feedback, post consultancy change by customer/family unit member to executive HE. Executive HE shall then share these insights with the banks

on its panel in order to have assessment of home economics agency performance in endorsing its products to family units benefiting from the agency.

# Bank Home Consultant

Assigned Household Domains:

- Bride's Maternal & Paternal Family
- Groom's Maternal & Paternal Family
- External Family Units (serviced via the Home Economics Agency platform)

Key Responsibilities of Own-Home Deployed Home Economist:

## 1. Role in Data Collection for Product Consultancy (Banking)

The own-home economist, acting as a micro-consultant, becomes a bridge between household economics and bank product development:

### Household Financial Data Capture:

- Tracks family's income/expense patterns, savings behavior, loan/credit card use, informal borrowing.
- Provides anonymized household-level insights to banks via the agency.
- Demand Signal for Banking Products: Records actual needs (education loans, car financing, home mortgages, savings plans, insurance, retirement plans).
- Identifies under-served areas (e.g., lack of Shariah-compliant savings, microloans, SME finance for home-based businesses).

### Behavioral Data for Segmentation

- Collects lifestyle-linked data: e.g., seasonal spending (Eid, weddings, back-to-school), subscription-based payments, investment awareness.
- Enables banks to design tailored packages (wedding loans, education bundles, home improvement financing).

### Trust & Accessibility Testing

- Since she's embedded in the household, she can test how approachable and understandable bank products are for non-expert women and families.
- Feedback on literacy barriers, complexity of digital banking apps, trust in institutions.
- This grassroots data loop gives banks a living lab for financial product R&D.

## 2. Role in HR Placement in Banking Industry

**The own-home economist also channels human capital data:**

- Mapping Talent at Household Level
- Identifies family members' qualifications, professional skills, and employment aspirations.
- Creates a pool of local talent (graduates, IT-skilled, finance-trained) for banks' recruitment needs.

**Micro-Internship & Training Leads**

- Suggests household members (youth/women) for entry-level internships, call-center roles, microfinance outreach, or back-office support.
- Can be matched through the agency's database with banks needing staff in retail branches, digital banking, or rural outreach.

**Women Workforce Inclusion**

- Acts as a direct channel to bring educated homemakers into part-time, remote, or flexible banking jobs (data entry, digital support, financial literacy ambassadors).
- Bridges banks' ESG/CSR goals with gender diversity.
- Behavioral & Soft Skills Assessment

## 3. Strategic Value to Banks

- **Hyperlocal Financial Intelligence**: Helps banks refine microfinance, retail deposits, SME lending, and wealth management.
- **Customized Financial Products**: Banks can design home-linked insurance, deposits, and loans with higher uptake.
- **HR Channel**: Reduces hiring cost by sourcing pre-profiled talent from the community via the home economists' data.
- **Community Trust**: Women as consultants become trust anchors in conservative households, making banks more approachable.

## 2. Hierarchical Structure of the Home Economics Agency

### a. Executive Home Economist (EHE)

### 1. Business Development for the Agency

#### Bank Partnerships

- Develops and maintains relationships with banks on the agency's panel (conventional, Islamic, microfinance, digital banks).
- Positions the agency as a data-rich partner for banks to reach households in a trusted way.

#### Service Packaging

- Designs financial consultancy bundles as part of the agency's home consultancy service (e.g., "family savings health check," "loan readiness check," "financial literacy session").
- Sells these bundles to banks as customer acquisition channels.

#### Revenue Stream for Agency

- Negotiates revenue-sharing with banks (referral fees, customer acquisition incentives, co-branded consultancy sessions).
- Structures subscription tiers for families where higher tiers unlock access to premium bank services through the agency.

### 2. Strategic HR Placement Role (Banking)

#### Talent Pipeline Management

#### Works with banks to identify HR needs.

Matches suitable family members (profiled by own-home economists) with these needs — especially entry-level, women workforce, and local placements.

#### Employer Branding for Banks

- Promotes banks on the agency platform as family-friendly employers, highlighting diversity programs, flexible roles, and training.
- Helps banks meet CSR/ESG goals by channeling homemakers, youth, and local graduates into jobs.

**b. Specialized Home Economist (SHE)**

Each specialized consultant translates family needs in her field into banking product opportunities:

**a) Doctor (Medical Consultant)**

**Bank Products**

- Guides families on healthcare financing needs (surgeries, maternity, chronic illness, insurance coverage).
- Advises families to avail medical loans, health insurance policies, emergency credit lines.
- Bank Value: Drives uptake of insurance + credit-linked medical plans.

**Career Consultancy**

- Identifies medical graduates in families → connects to banks' health insurance divisions or CSR medical camps for HR placement.

**b) Chartered Accountant (Finance Consultant)**

**Bank Products**

- Guides families on tax-efficient savings, mortgage financing, SME loans.
- Recommend saving schemes, investment accounts, and children's education savings plans.
- Bank Value → Channels middle-class families into structured deposits, retirement products, and home loans.

**Career Consultancy**

- Profiles family members with finance backgrounds → connects to banks' audit, finance, compliance, and treasury roles.

**c) Teacher / Education Specialist**

**Bank Products**

- Assesses household education needs → channels families toward student loans, education savings accounts, scholarships linked to banks, fee-payment digital solutions.
- Bank Value → Boosts adoption of education financing products.

Career Consultancy

- Connects trained teachers or education graduates with banks' training divisions, customer education programs, and CSR education initiatives.

**d) Engineer / Architect (Infrastructure Consultant)**

**Bank Products**

- Helps families plan for home renovation, construction loans, green energy financing (solar loans).

- Bank Value → Increases mortgage, personal loan, and green financing product penetration.

**Career Consultancy**

- Guides engineers toward project financing, technical audits, IT-infra roles in banks.

**e) IT Professional (Digital Consultant)**

**Bank Products**

- Advises families on adopting digital banking, online transactions, and cybersecurity awareness.
- Encourages e-commerce families to use bank merchant solutions, POS loans, and digital wallets.
- Bank Value → Supports digital banking adoption + fintech product usage.

**Career Consultancy**

- Connects IT-skilled household members to banks' cybersecurity, app development, data analytics roles.

**c. Operational Home Economist (OHE)**

The Operational Home Economist (OHE) is the frontline link between banks and family units, ***transforming the traditional idea of a maid into a financially literate home consultant*** who acts on behalf of the Home Economics Agency (HEA).

**1. Connecting Banks with the Own Home-Deployed Home Economist (HDHE)**

- The operational HE is the woman of the household who acts as the "in-house consultant" for her own family unit under the guidance of the agency.
- The operational HE ensures bringing banking solutions into everyday household planning.
- Example: Instead of a maid running errands for cash, the operational HE helps the HDHE use digital banking, debit cards, QR payments, and budgeting apps.

**2. Banking Product Integration into Household Life**

- The operational HE introduces and translates banking products into practical home applications:
- Savings & Deposits – Encourages systematic saving plans for school fees, home upgrades, or future weddings.
- Micro-Credit & Consumer Loans – Guides how to responsibly use small loans for appliances, home improvements, or children's education.
- Insurance & Bancassurance – Educates families on life/health coverage, connecting protection to real household risks (illness, accidents, dowry costs).
- Digital Banking – Trains households in mobile banking, QR payments at superstores, and digital remittances.

**3. Career & Income Development of Family Units**

- The operational HE acts as a career and financial development advisor:
- Youth Career Guidance – Channels information about student loans, skill development programs, and bank-supported internships.
- Women Entrepreneurship – ***Helps mothers or daughters*** in the family tap into microfinance or SME loans to start home-based ventures (e.g., catering, online crafts).
- Employment Linkages – Works with the banks' HR partners to match skill development programs with market opportunities.

**4. Data & Advisory Role**

- The OHE collects household economic data (income flows, consumption habits, savings goals) in collaboration with the HDHE.
- This data supports banks in designing tailored financial products (e.g., saving schemes aligned with marriage seasons, targeted SME loans).
- In return, banks gain customer loyalty, as families see the bank not as a distant institution but as part of their daily home management system.

**d. Residential-to-Commercial Use Conversion**

**1. Concept of Home-Based Banking Nodes**

- Each home deployed in the agency can dedicate a small, well-managed space (a room, front lounge, or courtyard) as a commercial service corner.
- Instead of families visiting banks, banking products are "live" inside homes.
- The Operational Home Economist (OHE) manages this space, ensuring proper handling of banking products and transactions.

**2. Potential Uses of Residential Spaces for Banks**

<u>a) Reception Desk for Banks</u>

- A small branded reception corner inside the home acts as a customer service extension.
- Families of the neighborhood (friends, relatives, neighbors) can inquire about products, collect brochures, or register interest without visiting a branch.
- The operational home economist provides basic KYC assistance and connects households digitally to the bank.

<u>b) Collection & Distribution Centre</u>

Homes can serve as safe collection centres for:

- Debit/Credit cards
- Checkbooks
- Account opening forms
- Utility bill payment receipts
- Families pick up their cards locally, reducing traffic to bank branches.

c) Digital Banking Pods

A tablet or kiosk can be installed in the home corner, linked to the bank's app/portal.

Neighbors can use it for:

- Bill payments
- Loan applications
- Remittance tracking

The operational home economist acts as the digital literacy trainer.

d) Micro-Banking & Advisory Space

- Homes host monthly banking sessions (e.g., financial literacy workshops, career guidance, insurance awareness).
- The own home deployed home economist collaborates with the operational home economist to invite nearby families.
- This converts the home into a community financial education hub.